

Fig. 1

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graph TD; Customer[Customer] -- "PAYMENT REQUEST" --> TIC[TRANSACTION IDENTIFICATION CENTER]; TIC -- "INVOICING REQUEST" --> Merchant[Merchant]; Merchant -- "TRANSACTION" --> Customer; TIC --> FO[FINANCIAL ORGANIZATION];
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Fig. 2

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graph TD; A[CUSTOMER PRESENTING A CUSTOMER EODE] --> B[MERCHANT PRESENTING AN INVOICING REQUEST TO THE TRANSACTION IDENTIFICATION CENTER (TIC)]; B --> C[TIC PRESENTING A PAYMENT REQUEST TO THE CUSTOMER]; C --> D[CUSTOMER INPUTTING A TRANSACTION CODE]; D --> E[TIC CONFIRMING THE INPUT CODE AND GENERATING AN AUTHORIZATION CODE TO THE MERCHANT]; E --> F[FINANCIAL ORGANIZATION RECORDING THE TRANSACTION INFORMATION];
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CUSTOMER PRESENTING A CUSTOMER EODE

MERCHANT PRESENTING AN INVOICING REQUEST TO THE TRANSACTION IDENTIFICATION CENTER (TIC)

TIC PRESENTING A PAYMENT REQUEST TO THE CUSTOMER

CUSTOMER INPUTTING A TRANSACTION CODE

TIC CONFIRMING THE INPUT CODE AND GENERATING AN AUTHORIZATION CODE TO THE MERCHANT

FINANCIAL ORGANIZATION RECORDING THE TRANSACTION INFORMATION

Fig. 3

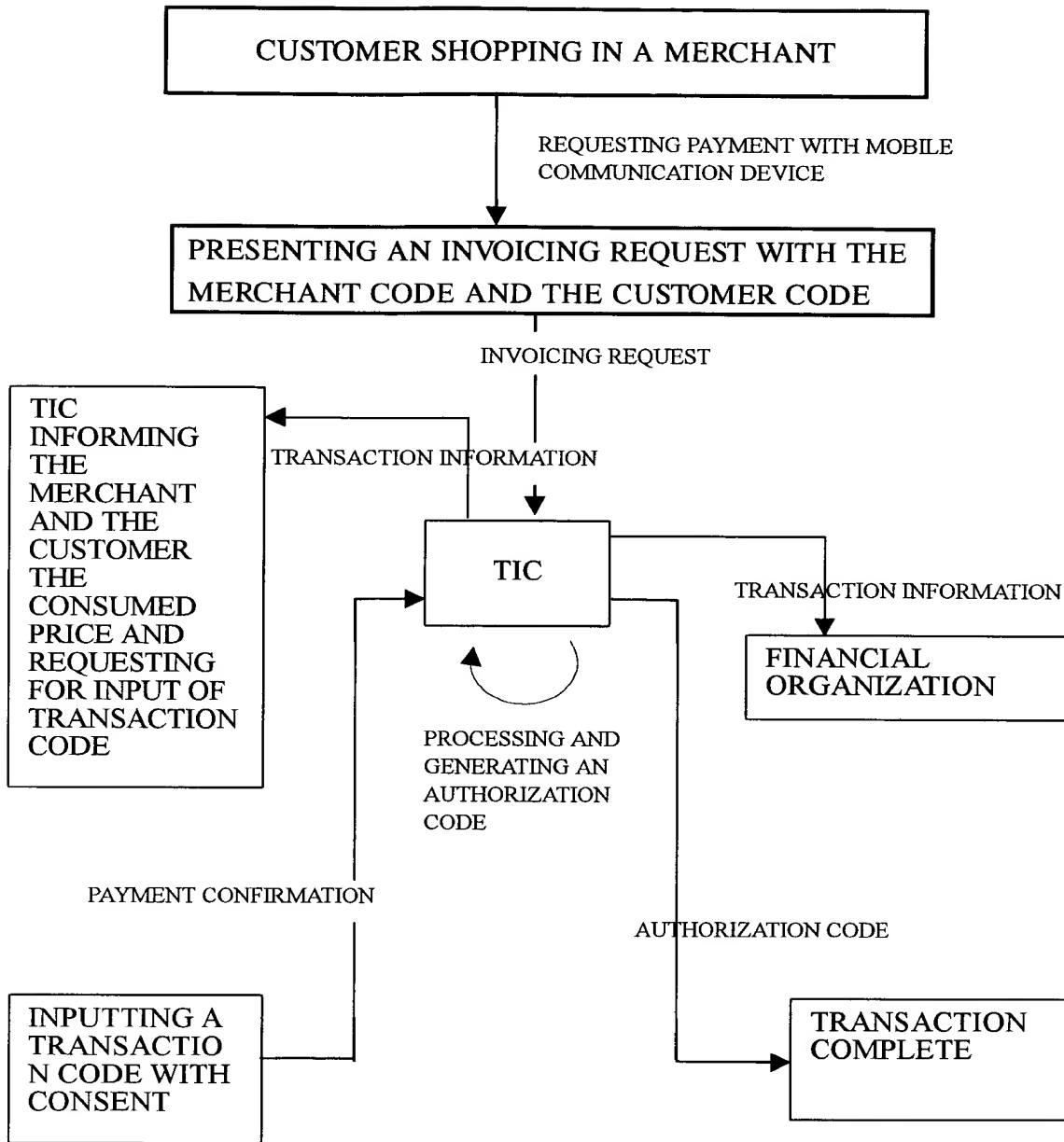


Fig. 4

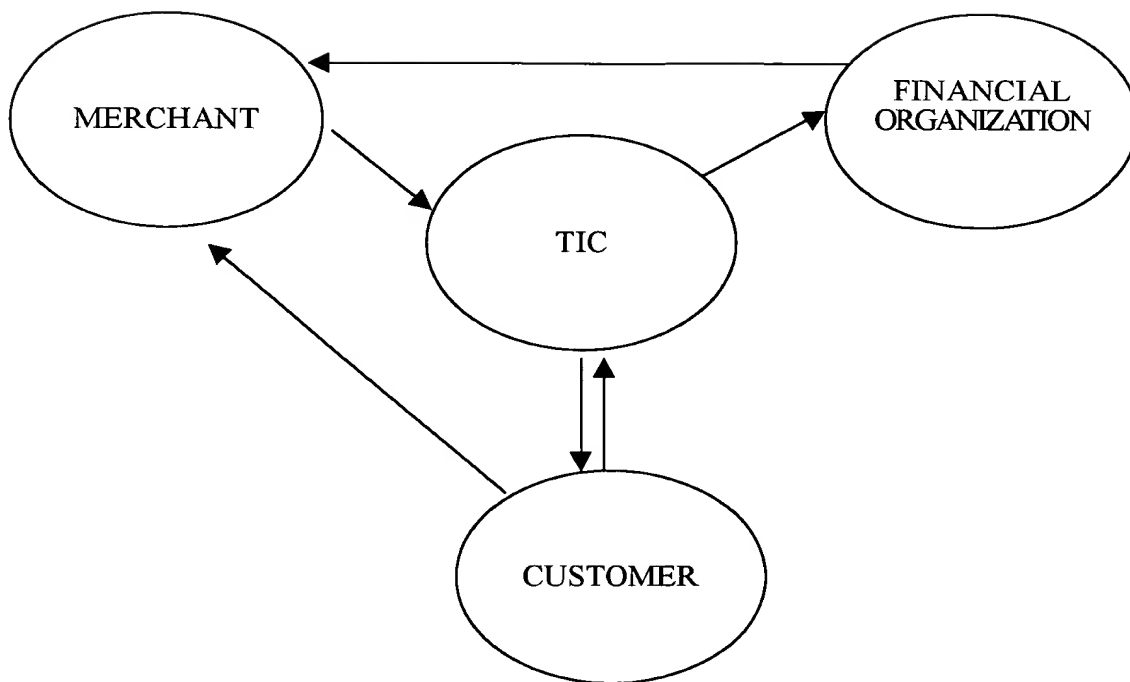


Fig. 5